

THE INSURANCE SITUATION.

Thirteen Out of 93 Stock Companies Will Do Business.

Columbia, April 1.—Thirteen of the 93 stock fire insurance companies that were authorized last year to do business in South Carolina have renewed or given notice of their intention of renewing their licenses for the ensuing year, according to information given out yesterday from the office of the insurance commissioner. All the old mutual companies and two or three recently chartered will also continue to transact business. The new licenses date from to-day for the succeeding twelve months.

The thirteen companies are: Equitable of Charleston, Palmetto of Sumter, South Carolina of Columbia, Southern Home of Charleston, Southern Underwriters of Greensboro, N. C., Southern Stock of Greensboro, Underwriters of Greensboro, New Brunswick of New Jersey, New Jersey of Newark, American Druggists of Cincinnati, Georgia Home of Columbus, Pacific of New York and the Germania of New York. The Germania has paid its license fees, but has not signified its intention of establishing any agencies for the writing of business.

The combined admitted assets of these 13 companies amount to \$14,631,821.67, which is less than the admitted assets of each of the following stock fire insurance companies: Aetna, Continental, Fidelity-Phoenix, German-American, Hartford, Home Insurance Company of North America, Liverpool and London and Globe, and the National Fire.

Only one of the 13 companies, the New Brunswick, was a member of the S. E. U. A. last year, while 17 of the companies that were not members have not renewed their licenses. The aggregate premium income of the 13 companies in 1914 was \$254,100.04, which is about 11 per cent of the premiums received by all the stock companies in that year.

There are about 50 mutual companies from other States which have taken licenses and which will write generally special lines, such as cotton mills, cotton seed oil mills, lumber mills, hardwood dealers, etc.

Two mutuals, which will take license and write somewhat general lines, are the Fitchburg Mutual Insurance Company, of Fitchburg, Mass., and the German Mutual, of Savannah, Ga.

Senator Banks' Statement.
Arthur Banks, of St. Matthews, State Senator from Calhoun county, who has been closely aligned with John L. McLaurin in the development of the State warehouse system and has been in touch with him during the insurance turmoil consequent upon the passage of the anti-compact bill, has issued a statement "calling upon the people to rally to the sovereignty of the State."

Senator Banks also takes the position that if necessary the State itself should protect the interests of the property holders of South Carolina in this crisis, commending the emergency suggestion of Senator McLaurin along this line. A firm and determined stand by the people in the face of the "flood of misinformation" being scattered among the companies in New York and elsewhere in the North, is the keynote of his appeal.

Piles Cured in 6 to 14 Days
Your druggist will refund money if PAZO OINTMENT fails to cure any case of Itching, Blind, Bleeding or Protruding Piles in 6 to 14 days. The first application gives ease and rest. 50c.

Cashier and \$5,200 Missing.

Washington, Ga., April 6.—W. S. Gresham, assistant cashier of the Washington Loan and Banking Co., disappeared Saturday night with \$5,200 of the bank's money in his suit case. He was last seen in Augusta.

He left behind him a number of personal checks, given Saturday night in exchange for currency, and an empty vault, which he had locked with the time lock for 72 hours to conceal the extent of his embezzlement.

EVER SALIVATED BY CALOMEL? HORRIBLE!

Calomel is Quicksilver and Acts Like Dynamite on Your Liver.

Calomel loses you a day! You know what calomel is. It's mercury; quicksilver. Calomel is dangerous. It crashes into your bile like dynamite, cramping and sickening you. Calomel attacks the bones and should never be put into your system. When you feel bilious, sluggish, constipated and all knocked out and believe you need a dose of dangerous calomel just remember that your druggist sells for 50 cents a large bottle of Dodson's Liver Tone, which is entirely vegetable and pleasant to take and is a perfect substitute for calomel. It is guaranteed to start your liver without stirring you up inside, and cannot slobber.

Don't take calomel! It makes you sick the next day; it loses you a day's work. Dodson's Liver Tone straightens you right up and you feel great. Give it to the children because it is perfectly harmless and doesn't gripe.—Adv.

CASTING ABOUT FOR REMEDY.

Manning Looking for Way Out of Insurance Muddle.

Columbia, April 6.—F. H. McMaster, Insurance Commissioner, and John L. McLaurin, State Warehouse Commissioner, have failed to meet the situation developed by the withdrawal of practically all fire insurance companies, and having admitted their failure, Governor Manning has taken the matter in hand and will try to give the people of the State relief. South Carolina is facing a serious situation and some definite steps will have to be taken.

Governor Manning has given no intimation as to what course he will pursue in securing fire insurance for the people of the State. He is giving the matter deep study and is gaining all facts possible, so that he will be better able to reach a decision.

Consults Experts.
The Governor has been holding a series of conferences with those versed in insurance affairs and he will very probably announce his plan at an early date.

The suggestion has come from several quarters that the Governor order a special session of the Legislature and put the State into the fire insurance. At the present time Governor Manning is opposed to an extra session.

In the meantime practically all of the fire insurance companies are holding out and will refuse to write any business in the State. Just what effect this will have on loans by life insurance companies cannot be predicted.

To Test Law.

The Supreme Court will meet in Columbia next week and a suit is to be instituted to test the constitutionality of the anti-compact law. This is the measure that put the Southeastern Underwriters' Association out of business and caused all of the fire insurance companies to quit the State. The Attorney General's office will defend the act of the General Assembly. The Court will be urged to give an early decision in the matter.

For Your Child's Cough.

If your child has a cold, nose runs or coughs much get a small bottle of Dr. Bell's Pine-Tar-Honey. It is a pleasant Pine-Tar-Honey syrup, just what children like and just the medicine to soothe the cough and check the cold. After taking, children stop fretting, sleep good and are soon entirely well. Trade at Dr. Bell's Pine-Tar-Honey. 25c at your druggist.

Get \$15,000 and Escape.

Canonburg, Pa., April 6.—Two men robbed the First National Bank of Houston, at Houston, soon after noon to-day of \$15,000 and escaped in an automobile.

Cashier McNutt was alone at his window when an automobile drove up. A man entered carrying a piece of paper about the size of a check and laid it on the counter. On the paper was written, "Make a move and you will be shot." McNutt looked up to find himself facing an automatic pistol.

Meantime the other occupant had left the machine and made his way to the door of the cashier's cage, which was open. McNutt was made to lie on the floor and one of the robbers guarded him while the other went through the vault. He collected \$15,000 in bills, but did not touch \$20,000 in gold or \$1,000 in silver.

The men then told McNutt to lie still while they hurried to the automobile and drove quickly away.

Had Army Post Blue Prints.

Macon, Ga., April 6.—Announcement was made here to-day that Sergeant Gibson, of the local army recruiting station, has taken from the possession of a Macon man blue prints of the proposed brigade post at Fort Oglethorpe.

The prints show in detail the post which the government is considering building at Fort Oglethorpe. The man from whom they were secured claims he found them. His name has not been divulged, but the prints have been forwarded to Washington for the War Department to handle the case.

Question of Birth in Smith Suit.

Augusta, Ga., April 6.—Among the most interesting developments in the James M. Smith hearing before Judge Emory Speer Wednesday was the testimony, by affidavit of Martha J. Matthews, of Madison county, and others, who deposed that ever since she could remember it had been current rumor in Oglethorpe county, where she was born and lived many years, that James M. Smith was the illegitimate son of Zadoc Smith who was never married to Nancy Smith, who was the mother of James M. Smith. This testimony, if substantiated, will tend to further complicate the case—for, among the main claimants for the estate are the lawful heirs of Zadoc Smith.

FRANCIS J. PELZER'S WILL.

Specific Bequests Aggregate Over a Million Dollars.

Charleston, April 7.—The will of the late Francis J. Pelzer, who died at his residence here on Friday afternoon, was probated Monday in the office of Probate Judge George D. Bryan, and the executors qualified yesterday. There were no bequests to others than relatives of Mr. Pelzer and a few friends. The greater part of the estate is to be held in trust. The total value of specific bequests aggregates over \$1,100,000.

Francis J. Pelzer, Jr., Wm. K. Pelzer and Arthur Pelzer, sons of the late financier, were designated as executors. The will was signed and witnessed March 10, 1901.

To his wife, Mrs. Eliza Ford Pelzer, the deceased bequeathed the sum of \$50,000 for her own use, the carriage horses, household furniture, and the lots of land and buildings on Ashley avenue and Bull street. In addition to this Mrs. Pelzer was willed the sum of \$400,000, to be held in trust and to revert to the estate on her death.

To each of his sons, Francis J. Pelzer, Jr., Wm. K. Pelzer and Arthur Pelzer, the deceased bequeathed the sum of \$100,000.

The sum of \$100,000 was left to be equally divided among the children of the deceased daughter of Mr. Pelzer, Mrs. James M. Seignious.

To the children of his deceased daughter, Mrs. T. S. Inglesby, Mr. Pelzer left \$100,000, to be divided equally.

The deceased willed \$50,000 to his daughter, Mrs. Eliza DeSaussure Lynch.

The sum of \$50,000 was ordered bequeathed by the executors, the interest to be given to Mrs. Eliza DeSaussure Lynch, and after her death to her children.

The sum of \$100,000 was willed to Miss Sarah Louisa Pelzer, to be held in trust.

Scattered on his books at the time of his death are to be given to his grandchildren as directed. The amounts were not contained in the will.

Should there be a surplus from the above bequests it was willed that it be disposed of as follows: To a niece, Miss Julia Pelzer, \$5,000; F. J. Pelzer, a nephew, \$5,000; Sarah Julia Cogswell and Francis J. Cogswell, \$2,000 each; Wm. J. Luckenbach, Jr., \$5,000; Harriet J. Pelzer, a niece, \$5,000; Elizabeth B. Wightall, \$5,000; Anna Maria Priester, a niece, \$5,000; Welding T. DeSaussure, \$10,000; Susan B. DeSaussure, \$10,000; F. J. Wightman, \$2,000. These bequests are to remain in the hands of the executors and will revert to the estate at the time of the deaths of the above.

ONLY 11 SURVIVORS CO. D.

First S. C. Cavalry, C. S. A.—There Were Originally 141.

(The State, 7th.)

David R. Flenniken, adjutant of Camp Hampton, U. C. V., Columbia, has received from W. H. Edwards, of Chester, a roll of Company D, First South Carolina Cavalry, C. S. A., transcribed from the original, with annotations which indicate that of the 141 men who entered the Confederate service as members of that command, but 10 besides Mr. Flenniken are living.

Survivors other than Mr. Flenniken, all of whom live in Chester county, so far as he is aware, are John Wesley Wilks, W. Banks Robinson, Jacob H. Westbrook, Samuel Adams, Thomas N. Bennett, R. M. Dodds, Adam W. Hardin, William D. Mobley, John B. McWaters, Alex. W. Wise and B. B. Wright.

Company D, as part of the First Cavalry, went into the service at the outbreak of the war, under Col. John L. Black, a West Point graduate, as part of Hampton's Brigade, Army of Northern Virginia; served throughout the war and on the eve of the surrender of Johnstone's army at Greensboro started for home, so that it had a somewhat remarkable career.

Mr. Flenniken himself was from the beginning detached on special service as courier to W. A. Walker, who was at the first captain of Company D, but afterward became lieutenant colonel. Mr. Flenniken in this capacity was present at every engagement in which his regiment participated and he rode home in 1865 the same horse upon which he left Chester four years before.

Company D's original roll is now in the custody of Camp Walker Gaston, U. C. V., of Chester.

CASTORIA
For Infants and Children.
The Kind You Have Always Bought
Bears the Signature of *Wm. D. Mitchell*

BANKERS MEET AT ANDERSON.

City Expecting More than One Hundred to Attend.

(Daily Mail, 6th.)
Walter Greer, cashier of the Bank of Belton, was in this city yesterday afternoon conferring with the local bankers about the meeting of Group No. 1 bankers, which will be held in Anderson on Tuesday, May 16. Mr. Greer is chairman of this group.

Group No. 1 embraces all of the banks of Greenville, Anderson, Oconee and Pickens counties holding membership in the State Bankers' Association. It is expected that 100 or more bankers will attend the Anderson meeting.

This will be the last meeting of this group, for at the last meeting of the State Bankers' Association a resolution was adopted changing the lines of the groups to conform to the seven Congressional Districts of the State. After the Anderson meeting Group No. 1 will embrace Anderson, Oconee, Pickens, Greenwood, Abbeville and Newberry counties.

Mr. Greer states that he is now working on the program for the meeting to be held next month. As yet no banker or person outside of the group has been selected to address the meeting, but he is now working on this part of the program. The Anderson bankers are also arranging to entertain the visiting bankers.

The Rivers of South Carolina.

The following verses from an old book once popular in the South have been resurrected from the Clemson library by Prof. Morrison and published in "The Tiger":

By the rice-fields and sand-hills run,
The rivers small and great,
From the mountain to the ocean in
The grand "Palmetto State,"
From Savannah on the westward to
The east-most Waccamaw;
By Catawba, where the Red Man once
Untroubled kept his squaw;
Bubbling, hurrying, foaming, splash-

ing, gently, smoothly, then they flow,
Once they find her sunny borders
Ne'er across them do they go.
Pacolet, Saluda, Pee-Dee, Tyger,
Broad, Bush, Enoree,
To Savannah, Chauga, Little Seneca,
And Tugaloo,

Keowee, and Toxaway, and the rattling Rocky go
To the ocean Coosaw-hatchie, lazy
Lynch and dark Cheshaw,
Ashley, Cooper, Ogee, in Indian, Etowah
and Washmasaw,
Eastward flowing is the Coosaw, by
The lands of Edisto;
By the Salke-hatchie, and the Pocatigo.

By the countless fields of cotton
Spread the Small and Great Pee-Dee;
Here the sea-waves kissing, Sampit,
Broad, May, Wrights and Chincasee.

Here are Taulee, Bull and Rabbon,
and the wayward Wadmelaw,
Morgan and small Kiawah, Sleepy
Stone and a New,
Combahee and sluggish Wando
and the narrow Ashpeep.

From Savannah west and southward,
from the east-most Waccamaw;
To Catawba, where the Indian still is
Living with his squaw;
From the rich hills to the barrens,
busy rivers, small and great,
Run by factory and plantation in the
grand "Palmetto State."

An Ideal Spring Laxative.

A good and time-tried remedy is Dr. King's New Life Pills. The first dose will move the sluggish bowels, stimulate the liver and clear the system of waste and blood impurities. You owe it to yourself to clear the system of body poisons, accumulated during the winter. Dr. King's New Life Pills will do it. 25c. at your druggist.—Adv. 1.

Lynched in Oklahoma Court.

Idabel, Okla., April 5.—After listening to the evidence at the preliminary hearing here Monday of Oscar Martin, a negro charged with having attacked a 13-year-old girl, a mob of several hundred men overpowered court attaches and hanged the negro from a second-story balcony of the court house.

Evidently at a previously arranged signal the mob sprang up from among the spectators at the conclusion of the evidence and while court officials were held prisoners, dragged the negro to the balcony from which he was thrown after one end of a rope had been placed around his neck and the other made secure to a post. The mob dispersed within a few minutes and no further disorder took place.

Entertainment at Townville.

Townville, April 3.—Special: There will be an entertainment on the evening of April 14, 1916, at the Townville school building, 7.30 o'clock. It will be given by the Townville Comedy Company. The public is cordially invited.



The Proof

DON'T accept claims or opinions. Every man selling an automobile will tell you his car can be run at low cost.

He'll tell you this because he knows and you know that gasoline, oil and tires are costing more and more all the time. He knows and you should know that the operating cost of any automobile during five years' time is worth your careful consideration.

We don't give you any guesswork. We tell you what we know. We state the facts and figures—proved and verified figures. Here they are:

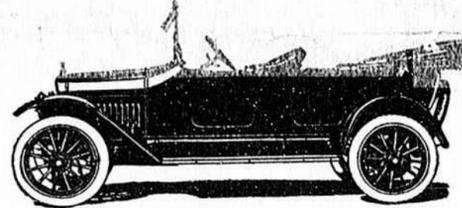
Maxwell World's Non-Stop Record Facts	
Miles without a motor stop.....	22,023
Average miles per day (34 days).....	500.6
Miles per gallon of gasoline.....	21.88
Miles per gallon of oil.....	400
Average miles per tire.....	9,871

Most Maxwell owners get even better results than these but we are just giving the actual figures set when the Maxwell stock touring car broke the World's Motor Non-Stop Record.

When you get your Maxwell you can be sure it will give you economical service—probably far more economical than these figures indicate. But to be sure that you can get your Maxwell, **ORDER NOW.**

If you prefer, make a small deposit and pay the balance as you use the car.

Touring Car, \$655
Roadster, \$635
Prices F. O. B. Detroit



SHIRLEY & LOWRY,
SENECA, S. C.
DISTRIBUTORS FOR
Maxwell

HABERSHAM SHERIFF SUICIDES.
Commits Act in Wife's Presence—Defeated at Primary.

Clarkeville, Ga., April 6.—J. N. Gabrels, sheriff of Habersham county, committed suicide this morning about 10 o'clock by shooting himself. The cause is unknown.

He had recently been defeated for re-election to the office of sheriff in the county primary which was held on March 31, by a very small majority, and he had been talking of contesting the election and had even talked of it this morning. It is thought by some that he brooded over his defeat, which caused his rash act.

He had gone to his home from his office about 10 o'clock and told his wife he anticipated killing himself, and she tried to prevail upon him not to think of such a thing and had stepped out of the room for some purpose. Returning, just as she got in the door, she saw Mr. Gabrels with a pistol pressed against his forehead and she tried to reach him in time to take it away from him, but before she could reach him he fired and fell unconscious, expiring in a few minutes.

Mr. Gabrels had been sheriff for more than three years and had served a previous term as sheriff. He was prominent in politics in the county.

Card of Thanks.
Editor Keowee Courier: We wish to thank my friends and neighbors for the kindness shown us during the sickness and death of our dear wife and mother, Elizabeth Roach. May God's richest blessings rest on all of them. Husband and Children. Mountain Rest, March 29.

HEALTH QUESTIONS.

Do You Know that—
There is no Federal institution in the continental United States for the reception and care of lepers?
Plague is a disease of rodents?
Malaria is spread by a special mosquito?
House screening is a good disease preventive?
Fingers, flies and food spread typhoid fever?
Pellagra may be prevented or cured by proper diet?
The United States Public Health Service believes that the common towel spreads trachoma, a disease of the eyes?
Children from sanitary homes advance more rapidly in school than those from dirty premises?

RELIABLE REMEDY RESTORES KIDNEYS.

For many years druggists have watched with much interest the remarkable record maintained by Dr. Kilmer's Swamp-Root, the great kidney, liver and bladder remedy. It is a physician's prescription. Swamp-Root is a strengthening medicine. Dr. Kilmer used it for years in his private practice. It helps the kidneys, liver and bladder do the work nature intended they should do. Swamp-Root has stood the test of years. It is sold by all druggists on its merit and it will help you. No other remedy can successfully take its place.

Be sure to get Swamp-Root and start treatment at once. However, if you wish first to test this great preparation send ten cents to Dr. Kilmer & Co., Binghamton, N. Y., for a sample bottle. When writing be sure and mention the Wall-halla Weekly Keowee Courier. ad.